

Access your Principal account online: Set up your individual login in 6 easy steps

1. Go to principal.com and click Log In in the upper right corner

From the the login page, click **Create an account**, choose **Individuals** as your role, then click **Create an individual account**.

Log in to your account.

Username

Password

Log in

[Forgot username](#) | [Forgot password](#)

New user? [Create an account](#)

Create an account

Choose one of the following that best describes your role so you can create an account.

Individuals
For those with retirement or insurance products (on my own or through my workplace).

Businesses & auditors
I manage retirement or insurance plans for employees at my company.

Financial professionals
I help businesses and individuals make informed financial decisions.

Third party administrators
I provide certain administrative services for a retirement plan.

Dental providers
I am a dental provider or work in a dental office.

Plan administrators
I manage plan and fiduciary items for retirement plans.

Need online access to your account? Get started here.

[Create an individual account](#)

Already have an account? [Log in](#)

2. Tell us who you are, and agree to terms

You must provide **first name, last name, date of birth, and a phone number**. If you provide your Social Security Number and/or zip code, the better chance we have of quickly verifying your identity. **Agree to do business electronically** to continue.

Create your account.

First name *

Please use your legal name.

Last name *

Date of birth *

Valid format is MM/DD/YYYY

Phone number *

+1 -

Valid format is (XXX) XXX-XXXX. This is the quickest way for us to verify your identity. We will not use this number for marketing purposes.

Social Security Number or ID number optional

If your employer provided you with a Privacy or Alternate ID, use it here. Otherwise, use your SSN. No dashes or spaces, please.

Primary zip code optional

99999

I consent to doing business electronically.

Create account

3. Verify your identity

One way to verify your identity is by **entering a secure code that we send you by text message or phone call**. Another way to verify your identity is by **answering a few personal questions** so we can confirm it's really you. Here is an example of what you might see:

The image shows two side-by-side screenshots of a verification process. The left screenshot is titled "A code is on its way." and contains the text: "We texted a unique code to +XXXXXXXX0300. Please enter the code below." Below this is a row of six empty input boxes for a code, a blue "Continue" button, and a note: "This code will expire in 10 minutes." with a link "I didn't receive a code". The right screenshot is titled "QUESTION 3" and asks: "When did you purchase the property at 8583 Calle Valparaiso Avenue?". It lists six radio button options: "September 1990", "December 1996", "February 2002", "June 2014", "October 2020", and "I have never been associated with this property". A blue "Continue" button is at the bottom.

4. Set your username and password, and add your email address

Create a **unique username** and set a **secure password**. We'll also need **your email address** for account-related communications. You can update your email address online any time.

The image shows a single screenshot of a form titled "Choose a username and password." It contains five input fields with the following labels and instructions: 1. "Create a unique username *": "Username must be 8-32 characters and include at least 2 numbers. No special characters or spaces, please." 2. "Enter a unique password *": "Password must be 8-32 characters and have at least 1 number and 1 letter. It must be different from your username. We do not accept the following characters or spacebar: \"%&'()+;<>\". 3. "Confirm your password *": (No instructions provided). 4. "Email address *": "We'll also need an email address for security and communication purposes." 5. "Confirm your email address *": (No instructions provided). A blue "Continue" button is at the bottom.

5. Choose your customer service questions

Select **three questions** our customer service representatives can ask you over the phone if you need to call us. We'll ask you to answer aloud to verify it's really you calling—not someone pretending to be you.

Set your customer service questions

If you call our customer service number, our representatives will ask you to answer one of these questions over the phone to confirm your identity.

Question
Select a question

Answer (2-character minimum)

Question
Select a question

Answer (2-character minimum)

Question
Select a question

Answer (2-character minimum)

Continue

6. Log in to your online account

You're all set! You should now have access to your Principal account online. You'll get a **confirmation email** within a few minutes. Once that lands in your inbox, log in with your new username and password.

Keeping your account safe with two-factor authentication

The first time you log in after setting up your username and password, you'll **need to set-up two-factor authentication by choosing how you want to receive verification codes; text, voice call and/or an authenticator app.**

We'll ask for a verification code if you log in from an unrecognized computer or mobile phone, forget your password, or we identify anything out of the ordinary. These codes help us confirm it's really you accessing your account – not someone pretending to be you.

If you want a few more tips about keeping your account information secure, check out our [Online Security Policies](#).

Questions?

Still having trouble setting up your login, or have other questions? **Call us at 800-986-3343.** We're happy to help.

Set up two-factor authentication.

This adds an extra layer of security to your account by asking for a verification code when you log in.

Choose **one or more** of the following options for getting a verification code.

Authenticator app
MOST SECURE
Link your account to an authenticator app. Authenticator apps generate unique codes only you can access. Once installed and set up, simply open the app to see your code.
[Learn more about authenticator apps.](#)

Text message
You'll receive a 6-digit verification code by text message. Text or data rates may apply.

Voice call
You'll receive a phone call and hear a 6-digit verification code.

TIP
Setting up multiple options may be helpful if you misplace your device.

Continue